

UNITED STATES BANKRUPTCY COURT
Northern District of California (Santa Rosa)

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/17/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sherie E Lavin
3421 Sonoma Avenue
Santa Rosa, CA 95405

Case Number:
09-13866

Social Security/Individual Taxpayer ID/Employer Tax ID/Other Nos.:
xxx-xx-9268

Attorney for Debtor(s) (name and address):

Daniel B. Beck
Beck Law, P.C.
2681 Cleveland Ave.
Santa Rosa, CA 95403
Telephone number: (707) 576-7175

Bankruptcy Trustee (name and address):

Jeffrey Locke
530 Alameda Del Prado #396
Novato, CA 94949
Telephone number: (415) 413-4401
Email: JLtrustee@aol.com

Meeting of Creditors

Date: **December 21, 2009**

Time: **10:30 AM**

Location: **Office of the U.S. Trustee, 777 Sonoma Ave. #116, Santa Rosa, CA 95404**

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 2/19/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

99 South "E" Street
Santa Rosa, CA 95404
Telephone number: 707-547-5900

For the Court:

Clerk of the Bankruptcy Court:
Gloria L. Franklin

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 11/18/09

EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

CERTIFICATE OF NOTICE

District/off: 0971-1
Case: 09-13866

User: kandersen
Form ID: B9A

Page 1 of 1
Total Noticed: 26

Date Rcvd: Nov 18, 2009

The following entities were noticed by first class mail on Nov 20, 2009.

db +Sherie E Lavin, 3421 Sonoma Avenue, Santa Rosa, CA 95405-5161
aty +Daniel B. Beck, Beck Law, P.C., 2681 Cleveland Ave., Santa Rosa, CA 95403-2710
tr +Jeffrey Locke, 530 Alameda Del Prado #396, Novato, CA 94949-9810
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,
Sacramento, CA 94280-0001
ust +Office of the U.S. Trustee / SR, 235 Pine Street, Suite 700, San Francisco, CA 94104-2736
10472819 +Action Card/Bankfirst, Po Box 105555, Atlanta, GA 30348-5555
10472820 +Assoc/Citi, Credit Bureau Disp P O Box 6497, Sioux Falls, SD 57117-6497
10472821 +Aurora Loan Services, P.O. Box 1706, Scottsbluff, NE 69363-1706
10472822 +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285
10472823 +BankUnited, P.O. Box 02-8569, Miami, FL 33002-8569
10472825 +Citibankna, Po Box 769006, San Antonio, TX 78245-9006
10472827 +Hsbc/Saks, 12 E 49th Street, New York, NY 10017-1028
10472828 +IndyMac Bank, P.O. Box 78826, Phoenix, AZ 85062-8826
10472829 Macysdsnb, 911 Duke Blvd, Mason, OH 45040
10472830 +Quantum Servicing Corporation, 2 Corporate Drive, Ste. 800, Shelton, CT 06484-6249
10472831 +Robert & Marjorie Trombetta, 2317 Sycamore Avenue, Santa Rosa, CA 95404-2237
10472832 +Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241
10472834 Visadsnb, 911 Duke Blvd, Mason, OH 45040
10472835 +Wachovia Mortgage, Fsb, 4101 Wiseman Blvd # Mc-T, San Antonio, TX 78251-4200
10472836 +Wells Fargo, Po Box 5445, Portland, OR 97228-5445
10472837 +Wells Fargo Auto, Po Box 29704, Phoenix, AZ 85038-9704
10472838 Worldmark By Wyndham, 1251 Shiloh Rd, Windsor, CA 95492-6682

The following entities were noticed by electronic transmission on Nov 18, 2009.

smg EDI: CALTAX.COM Nov 18 2009 20:20:00 Franchise Tax Board, Bankruptcy Group, P.O. Box 2952,
Sacramento, CA 95812-2952
10472824 EDI: CHRYSLER.COM Nov 18 2009 20:18:00 Chrysler, 27777 Franklin Rd,
Southfield, MI 48034-2337
10472826 EDI: RMSC.COM Nov 18 2009 20:19:00 Green Tree Servicing L, 332 Minnesota St Ste 610,
Saint Paul, MN 55101
10472833 +EDI: AFNIVZWIRE.COM Nov 18 2009 20:20:00 Verizon, P.O. Box 96088, Bellevue, WA 98009-8800
10472836 +EDI: WFFC.COM Nov 18 2009 20:20:00 Wells Fargo, Po Box 5445, Portland, OR 97228-5445
10472837 +EDI: WFFC.COM Nov 18 2009 20:20:00 Wells Fargo Auto, Po Box 29704, Phoenix, AZ 85038-9704
TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2009

Signature:

